

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Gayle C. Tullar  
 Debtor

Case No. 17-13618-jkf  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0313-4

User: Virginia  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 29

Date Rcvd: Sep 30, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 02, 2019.

db +Gayle C. Tullar, 2521 W. Union St., Allentown, PA 18104-6222  
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,  
 Allentown, PA 18101-1603  
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601  
 smg +Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520  
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401  
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300  
 13923240 +Apothaker & Assoc., 520 Fellowship Rd., C306, Mount Laurel, NJ 08054-3410  
 14265204 +BSI Financial Services, c/o Raymond Valderrama, 1425 Greenway Drive, Ste. 400,  
 Irving, TX 75038-2480  
 14232117 +Chalet Properties III, LLC, c/o BSI Financial Services, 1425 Greenway Drive, Ste 400,  
 Irving, TX 75038-2480  
 14003910 +City of Allentown, Revenue and Audit Bureau, 435 Hamilton St Rm 215,  
 Allentown PA 18101-1603  
 13923244 Ditech Financial LLC, 3000 Bayport Dr Ste 880, Tampa, FL 33607-8409  
 13925301 +Ditech Financial LLC, f/k/a Green Tree Servicing LLC, c/o Law Offices of Gregory Javardian,  
 1310 Industrial Blvd., Ste. 101, Southampton, PA 18966-4030  
 13939618 +Ditech Financial LLC, c/o KML Law Group, P.C., 701 Market Street, Suite 5000,  
 Philadelphia, PA 19106-1541  
 13923247 +Gordon & Weinberg, 1001 E. Hector St., Ste. 220, Conshohocken, PA 19428-2395  
 14072017 +Kevin K. Kercher, Esquire, 881 Third Street, Suite #C-2, Whitehall, PA 18052-5930  
 13923248 Law Office Of Gregory Javardian, LLC, 1310 Industrial Blvd Ste 1,  
 Southampton, PA 18966-4030  
 14293335 +US Bank Trust NA, trustee for Cabana Series III, c/o BSI Financial Services,  
 1425 Greenway Drive, Irving, TX 75038-2447

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 01 2019 04:01:31  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Oct 01 2019 04:01:44 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 13923241 EDI: WFNNB.COM Oct 01 2019 07:53:00 Comenity Bank, P.O. Box 182273,  
 Columbus, OH 43218-2273  
 13923242 E-mail/Text: pmiller@conradco.com Oct 01 2019 04:01:38 Conrad Credit Company,  
 476 W Vermont Ave, Escondido, CA 92025-6529  
 13923243 E-mail/Text: bankruptcy.bnc@ditech.com Oct 01 2019 04:01:21 Ditech Financial, PO Box 6154,  
 Rapid City, SD 57709-6154  
 13941054 E-mail/Text: bankruptcy.bnc@ditech.com Oct 01 2019 04:01:21  
 Ditech Financial LLC fka Green Tree Servicing LLC, P.O. Box 6154,  
 Rapid City, South Dakota 57709-6154  
 13923245 +EDI: BANKAMER.COM Oct 01 2019 07:53:00 Fia Card Services, N.A., 655 Papermill Rd.,  
 Newark, DE 19711-7500  
 13923246 +EDI: RMSC.COM Oct 01 2019 07:53:00 GE Money Bank, 4125 Windward Plaza Dr,  
 Alpharetta, GA 30005-8738  
 13923982 +EDI: PRA.COM Oct 01 2019 07:53:00 PRA Receivables Management, LLC, PO Box 41021,  
 Norfolk, VA 23541-1021  
 13928847 E-mail/Text: ebn@vativrecovery.com Oct 01 2019 04:01:21 Palisades Acquisition XVIII,  
 VATIV RECOVERY SOLUTIONS LLC, dba SMC, As agent for Palisades Acquisition XVI,  
 P.O. Box 40728, Houston, TX 77240-0728  
 13970864 EDI: Q3G.COM Oct 01 2019 07:53:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,  
 PO Box 788, Kirkland, WA 98083-0788  
 13970673 +EDI: AIS.COM Oct 01 2019 07:53:00 Verizon by American InfoSource LP as agent,  
 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 12

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0313-4

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Page 2 of 2  
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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 02, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 30, 2019 at the address(es) listed below:

ALLISON L. CARR on behalf of Creditor US Bank Trust, NA as trustee for Cabana Series III Trust acarr@tuckerlaw.com, agilbert@tuckerlaw.com  
KEVIN K. KERCHER on behalf of Debtor Gayle C. Tullar kevinkk@kercherlaw.com, kevin@kercherlaw.com  
LISA MARIE CIOTTI on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglechl3.com, ecf\_frpa@trusteel3.com  
MARY F. KENNEDY on behalf of Creditor Ditech Financial LLC f/k/a Green Tree Servicing LLC mary@javardianlaw.com, tami@javardianlaw.com  
MICHAEL H KALINER mhkaliner@gmail.com, pa35@ecfcbis.com  
MICHAEL H KALINER on behalf of Trustee MICHAEL H KALINER mhkaliner@gmail.com, pa35@ecfcbis.com  
ROLANDO RAMOS-CARDONA on behalf of Trustee SCOTT F. WATERMAN (Chapter 13) ecfmail@readingchl3.com, ecf\_frpa@trusteel3.com  
THOMAS I. PULEO on behalf of Creditor Ditech Financial LLC tpuleo@kmlawgroup.com, bkggroup@kmlawgroup.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 9

**Information to identify the case:**

|                     |                                  |                                |                    |
|---------------------|----------------------------------|--------------------------------|--------------------|
| Debtor 1            | <b>Gayle C. Tullar</b>           | Social Security number or ITIN | <b>xxx-xx-0727</b> |
|                     | First Name Middle Name Last Name | EIN                            | --_-----           |
| Debtor 2            |                                  | Social Security number or ITIN | -----              |
| (Spouse, if filing) | First Name Middle Name Last Name | EIN                            | --_-----           |

United States Bankruptcy Court **Eastern District of Pennsylvania**

Case number: **17-13618-jkf**

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Gayle C. Tullar

9/30/19

**By the court:** Jean K. FitzSimon  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**